

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

In re:	)	Case No. 19-24330-JAD
	)	
MICHAEL D. VINSICK	)	Chapter 13
	)	
Debtor	)	
	)	
	)	Related to Doc. #158

**STIPULATION AND ORDER OF COURT**

The Debtor, secured creditor Premier Bank, and Ronda J. Winnecour, Chapter 13 Trustee, by and through their respective counsel, stipulate to the following with respect to Premier Bank's Claim No. 20-1:

Premier Bank filed its secured (Claim No. 20-1) on February 13, 2020.

2. Pursuant to the Order entered May 4, 2021 (Doc. No. 101), Premier Bank advanced additional funds for the Debtor's benefit, which advances were secured by an Open End Mortgage.
3. On March 11, 2022, Premier Bank filed a Notice of Postpetition Mortgage Fees, Expenses, and Charges to reflect the additional principal on the debt resulting from the advances authorized by the Court's Order of May 4, 2021.
4. The claim of Premier Bank (Claim No. 20-1), as supplemented by the additional principal reflected in the Notice of Postpetition Mortgage Fees, Expenses, and Charges filed March 11, 2022, shall be paid as a Long-Term Continuing Debt under the terms of Debtor's confirmed plan as a standard residential mortgage claim.

5. The supplemental amount of Claim 20-1, \$37,571.00, reflected in the Notice of Postpetition Mortgage Fees, Expenses, and Charges filed March 11, 2022, shall not be paid in full as a separate claim under the Debtor's Chapter 13 plan, and the Chapter 13 Trustee shall close CID Number 41.

8/8/2022

Date



Judge Jeffery A. Deller

Stipulated to:

/s/ Matthew M. Herron

Matthew M. Herron

Attorney for Debtor Michael D. Vinsick

/s/ Richard J. Thomas

Richard J. Thomas

Attorney for Premier Bank

/s/ James C. Warmbrodt

Ronda J. Winnecour

Chapter 13 Trustee

By James C. Warmbrodt

Attorney for Chapter 13 Trustee

FILED  
8/8/22 8:51 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Michael D Vinsick  
Debtor

Case No. 19-24330-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 08, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2022:

Recip ID	Recipient Name and Address
db	+ Michael D Vinsick, 334 Ceylon Road, Carmichaels, PA 15320-1402
	+ James C. Warmbrodt, Esq., Office of the Chapter 13 Trustee, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2719

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2022 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2022 at the address(es) listed below:

Name	Email Address
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@grenenbirsic.com, mcpupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Donna M. Donaher	on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com
Keri P. Ebeck	on behalf of Creditor WH Midwest LLC d/b/a Wayne Homes kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

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Lauren Michaels

on behalf of Creditor Office of Attorney General Department of Revenue lmichaels@attorneygeneral.gov

Matthew M. Herron

on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron

on behalf of Debtor Michael D Vinsick mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Richard J. Thomas

on behalf of Creditor Premier Bank fka First Federal Bank of the Midwest s/b/m to Home Savings Bank  
rthomas@hendersoncovington.com, dciambotti@hendersoncovington.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 11